



Money Advice Team

Case Study

Background

Single parent of one dependent child and one non-dependent child. She is living in a one-bedroom private rented flat. In receipt of Universal Credit and Child Benefit.

Issue

Appointment was carried out over the phone.

She had numerous non-priority debts, as well as priority debts with bailiff action and advances being taken off her Universal Credit. This was causing her financial hardship.

It was not known to her Universal Credit that her non-dependent daughter was living with her, therefore meaning an overpayment could accrue.

Actions Taken

- Advice was given on council tax support
- Foodbank voucher issued
- Advice was issued on overcrowding and how to register on NHA Options
- She wrote to all her creditors to gain up-to-date balances and creditor action
- She applied for credit reports to ascertain if there are any other debts and to look at options for long term debt strategies
- Contacted her Universal Credit and asked them to suspend the payments to repay the advances for 3 months to relieve financial hardship
- We advised the client to let her Universal Credit know about her daughter living with her to stop any potential overpayment

Outcomes

The client registered on NHA Options and has started to bid on properties! She has also made an application to Council re Council Tax Support – however her bank statement shows a lot of income and expenditure from different sources, so we are helping with this.

We have discussed Debt Strategies and an option has been chosen. Now, we are waiting on further bank statements before we can proceed with this route.

PMW Property are looking at budgeting, fuel switching and the Big Difference scheme for water arrears.